

Information to identify the case:

Debtor 1	<u>Samuel R. Campbell Jr.</u>	Social Security number or ITIN	xxx-xx-8179
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bonnie J. Campbell</u>	Social Security number or ITIN	xxx-xx-7651
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21126-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel R. Campbell Jr.
aka Samuel R. Campbell

Bonnie J. Campbell
fka Bonnie J. Fuller

7/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Samuel R. Campbell, Jr.
Bonnie J. Campbell
Debtors

Case No. 18-21126-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel R. Campbell, Jr., Bonnie J. Campbell, 204 David Drive, Uniontown, PA 15401-5348
14798330	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14874936	+ Laurel Highlands School District/South Union, Township, C/O Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741
14798336	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
14813885	+ SU Township, Laurel Highlands SD, c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
14806465	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 18 2023 04:38:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14801686	EDI: GMACFS.COM	Jul 18 2023 04:35:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14798323	EDI: GMACFS.COM	Jul 18 2023 04:35:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14798324	EDI: RMSC.COM	Jul 18 2023 04:35:00	Amazon.com/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14798325	EDI: BANKAMER.COM	Jul 18 2023 04:35:00	Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14858725	+ EDI: BANKAMER2.COM	Jul 18 2023 04:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14798326	+ EDI: CITICORP.COM	Jul 18 2023 04:35:00	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441

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14798327	EDI: CAPITALONE.COM	Jul 18 2023 04:35:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14798328	EDI: RMSC.COM	Jul 18 2023 04:35:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14798329	+ EDI: CITICORP.COM	Jul 18 2023 04:35:00	Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14809114	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 18 2023 00:40:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14798331	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 18 2023 00:41:00	Fifth Third Bank, Customer Service MD 1M0C2G, 5050 Kinglsey Drive, Cincinnati, OH 45227-1115
14798332	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 18 2023 00:40:00	First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
14859978	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 18 2023 00:40:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14798333	Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2023 00:40:00	Freedom Mortgage, P.O. Box 50428, Indianapolis, IN 46250-0401
14857820	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2023 00:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14827023	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jul 18 2023 00:40:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14798334	Email/Text: bankruptcy.notices@hdfsi.com	Jul 18 2023 00:41:00	Harley-Davidson Credit Corp., P.O. Box 22048, Carson City, NV 89721-2048
14798335	EDI: RMSC.COM	Jul 18 2023 04:35:00	J C Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14857160	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2023 01:02:11	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14813884	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14813884	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14859108	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2023 00:40:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14849480	EDI: PRA.COM	Jul 18 2023 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14799573	+ EDI: RECOVERYCORP.COM	Jul 18 2023 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14850861	EDI: Q3G.COM	Jul 18 2023 04:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14852939	EDI: Q3G.COM	Jul 18 2023 04:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14812287	EDI: USBANKARS.COM	Jul 18 2023 04:38:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14798337	EDI: USBANKARS.COM	Jul 18 2023 04:38:00	US Bank, Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335
15570565	+ Email/Text: EBN@edfinancial.com	Jul 18 2023 00:40:00	US Dept. of Education, 120 N. Seven Oaks Dr.,

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14798338	EDI: WFNNB.COM	Jul 18 2023 04:38:00	Knoxville, TN 37922-2359 Venus/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14853328	EDI: AIS.COM	Jul 18 2023 04:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14798339	EDI: RMSC.COM	Jul 18 2023 04:35:00	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Samuel R. Campbell Jr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Joint Debtor Bonnie J. Campbell lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6